

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,
Petitioner**

v

**Case No. 07-627-L
Docket No. 2007-28**

**Twin Bay Title Co. and
Anita L. Wilmes,
Respondents**

For the Petitioner:

**Tracy Post (P62602)
Office of Financial and Insurance Services
611 W. Ottawa, 3rd Floor**

For the Respondent:

**Twin Bay Title Co.
Anita L. Wilmes
14829 Mallard Drive
Traverse City, MI 49686**

**Issued and entered
this 10th day of May 2007
by Linda A. Watters
Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated March 14, 2007. He recommended that the Commissioner revoke the Respondents' insurance licenses.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondents did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

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to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ordered that the Respondents' insurance licenses are revoked.